

# ‘Eropaf!’

## Preventing home-evictions and homelessness in The Netherlands

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## **Introduction**

In Amsterdam, many social work organisations exist and many people need their help as they cannot make it on their own. More and more, these organisations try to adjust their offer to the needs and questions of the clients. Though, what happens when a person does not ask for help, but things are going wrong anyway?

A person can have a variety of reasons to not ask for help. For instance: a person does not feel comfortable to turn to a stranger, he may think he needs to clean up his own mess, he may not find his way towards the right kind of care, etc.

In Amsterdam, an increasing amount of people face serious financial, emotional and mental problems without seeking help. This often results in towering debts, months of rent due, unpaid water and electricity bills and eventually home-eviction. In 2003, 750 evictions took place, while in 2005 this number almost doubled to 1432 (de Jong & Räckers, 2006:145). The costs of the eviction itself are high (approximately 7000 Euros), let alone the costs of the shelter they usually end up in. Furthermore, for the evictees the emotional and social consequences of home-eviction are very severe (de Jong & Räckers, 2006: 17).

About ten years ago, a team of social workers was assembled called 'De Vliegende Hollander' (The Flying Dutchman). Their task was to track down individuals or households with serious (financial) problems who were on the verge of being evicted from their homes. The social workers would do everything in their power to contact these people, offer help and prevent the eviction. The clients were required to let social workers regulate their income and expenditures. This would allow them to slowly pay off their debts and it would prevent them from building up new ones. In 2003, 'De Vliegende Hollander' managed to get the number of evictions down from 1100 to 750 (van der Lans et. al., 2003: 50). Unfortunately, as stated above, the amount of evictions in Amsterdam has been rising due to other circumstances; such as individualisation in urban areas, companies that easily give out loans et. cetera.

The methodology described above is called 'Eropaf!', roughly translated as: 'Go for it!', and is presently implemented within the regular social work organisations. 'Eropaf' and the regular social work methodology now have to be merged into one, from which 'Eropaf' clients can benefit most. For these clients it is important to learn how to deal with all their daily tasks and responsibilities, to stand up for themselves and to develop a more extensive social network which can provide support when they need it.

In this paper, I will analyse the extent to which the 'Eropaf' methodology incorporates the aspects mentioned above. I will do this by comparing literature about the concepts of social capital and empowerment with the available documents about 'Eropaf'. Furthermore, I will comment on better using these concepts within the methodology and how this impacts the tasks of the social worker.

## **Chapter 1 The project 'Eropaf' and its clients**

### Goals

The 'Eropaf!' methodology tries to achieve several goals, most importantly: to prevent homelessness and home-evictions, often at the last moment. In order to do this, social workers try to create time and resources to search for adequate help and financial means. Underlying this goal is to prevent that people who used to live independently end up in a situation of (silent/secret) homelessness (Trouwborst & Teijmant, 2003: 5).

Secondly, the project's aim is to reach individuals or families involved, as early as possible. Experiences show that the earlier the problems are addressed, the bigger the chance eviction can be prevented (Trouwborst & Teijmant, 2003: 5). Thus, the project aims to intervene early on in the process, at a point when no verdict has yet been given and eviction is still relatively easy to prevent. This strategy, though, depends on the clients' and the housing corporations' willingness to cooperate. In many cases, people need to be in a crisis first, before they are able to see the seriousness of their situation, to accept help and to put some effort in. Additionally, housing-corporations often rather evict the person because of their appalling payment history. So, from both sides cooperation is needed for the methodology to work. The social worker mediates between them and plays an important part in motivating both parties to do their part.

Thirdly, follow-up contacts after the prevention of the home-eviction are of crucial importance, and so are registering data about the client, his network and the follow-up process that has been, or has to be, set in motion (Trouwborst & Teijmant, 2003: 61).

Finally, a goal is to make sure people get the services and funds they have a right to receive.

### Methods

In this methodology, it is important for social workers to react quickly, to directly have personal contact with the clients by going to their homes and to quickly search for (and find) adequate solutions, at least for the most immediate problems. Since the methodology is currently implemented within social work organisations, I will describe the steps these social workers take when working with an 'Eropaf' client.

First, the clients are reported to a central point, where someone reviews the clients and their problems to determine whether it is indeed a suitable client for 'Eropaf'. Secondly, they will be appointed to a social work organisation. Two social workers (one specialised in debts and one focused on social and mental problems<sup>1</sup>) will review the case and determine whether immediate action is needed and if so, what kind of action this should be. They also check whether social workers are already involved in the client's life. If this is the case, they

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<sup>1</sup> In The Netherlands, different educations exist for social juridical work (Sociaal Juridische Dienstverlening) and regular social work (Maatschappelijk Werk en Dienstverlening). The first focuses only on financial and legal difficulties, the second on all kinds of social and mental problems.

are contacted. Thirdly, the client is visited. The social workers and the client work out which help he or she needs and which help can be provided. This results in a contract, to be signed by the client (Trouwborst & Teijmant, 2003: 6). However, this contract is not legally binding and can be broken at every point in time. Fourthly, once the home-eviction is prevented the client's income can be administered. This way, the client will be less likely to incur new debts. When 'De Vliegende Hollander' carried out this methodology, income management was obliged; now, within regular social work organisations it is only an option. Some clients will enter a money-management course, to learn how to handle money in a more responsible way. Finally, once the crisis is over, the clients will be treated like all regular social work clients and be placed on the waiting list most organisations have. 'De Vliegende Hollander' used to evaluate the clients' situation after three and after six months, to assess whether the client still lived independently, whether his finances were in order, whether he build up enough social contacts and whether he had a useful daily routine (Trouwborst & Teijmant, 2003: 6). I found no records on whether or not social work organisations actually carry out such follow-up evaluations.

#### Clients' characteristics

So what are the main characteristics of the 'Eropaf' clients? In 2003, the clients of 2001 were evaluated (Trouwborst & Teijmant, 2003) and a somewhat clear picture can be drawn.

Among the clients are roughly as many men as women; they are mostly singles without children, in their twenties and thirties. In 2001, 36% of the clients had a paid job; the rest lived off welfare or other sources of income. 90% lived in housing owned by social housing corporations (Trouwborst & Teijmant, 2003: 25).

The backgrounds of the problems differ greatly. One major cause is addiction to alcohol, drugs or gambling; 26% of the clients in 2001 suffered some kind of addiction (Trouwborst & Teijmant, 2003: 26). Many clients have (minor) psychiatric or mental disorders.

Additionally, the project's target group is defined by Lans, Medema & Râkers (2003: 32) as: 'people who have fallen through all the safety-nets, who are completely confused, isolated or filthy and dependent upon themselves.'<sup>2</sup> This strongly relates to the characteristics of 'Eropaf' clients mentioned before. Being unemployed, single and without children is not a profound basis for building up or maintaining a strong and supportive social network. Furthermore, an addiction undoubtedly costs a lot of money and is not good for maintaining a social network either.

These characteristics are congruent with those mentioned by other (international) authors as forming the greatest risk for people to be (nearly) evicted. Böheim & Taylor (2000: 289-290) state that young, single, jobless individuals with low or no education and often

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<sup>2</sup> Original quote in Dutch: '...mensen die door alle vangnetten van de verzorgingsstaat zijn gevallen, en totaal verward, geïsoleerd of vervuild op zichzelf zijn teruggeworpen.'

with health problems, run a great risk of getting into financial and/ or housing problems. To this, Hill et. al. (2001: 82) add addictions and mental problems as risk factors.

## Chapter 2 Applying social capital and empowerment

Important factors that influence the lasting effects of preventing homelessness and home- evictions are: the clients' motivation to take responsibility for their own life and the presence of a social network (Trouwborst & Teijmant, 2003: 29). In other words, the clients need to be empowered and they need to have sufficient social capital. In 2001, 38% of the clients were not motivated to take life into their own hands, which makes long-term prevention of home- eviction difficult.

In 25% of the cases, nothing was known about their social network; 22% of the remaining clients had a strong one. The rest of the clients (78%) had a mediocre, weak or no social network (Trouwborst & Teijmant, 2003: 30).

78% of the clients for which home- eviction was prevented were motivated to take life into their own hands, and the clients had a (reasonably) strong social network (Trouwborst & Teijmant, 2003: 31). This proves that being motivated and having many social contacts enhances the chance of preventing the eviction.

In the following paragraphs, the concepts of social capital and empowerment will be applied to the clients the 'Eropaf' methodology deals with.

### Social capital: the concept

Social capital is a concept which has been described in different ways by various authors. In this paper I will use the concept as conceived by Bourdieu. According to him, social capital: '...is the sum of resources, actual or virtual, that accrue to an individual or group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition (Field, 2003: 14)'. Important aspects are the *density* and *durability* of relationships, with either family or others.

Additionally, Bourdieu states that high social capital positively relates to high social class. As described in the previous chapter, 'Eropaf' clients usually are situated in a lower class since they have low or no education and often are jobless. This could be the cause of their low social capital. However, their joblessness could also be caused by not having an extended social network which could informally lead them towards a job. On the other hand, the level of education is strongly influenced by the level parents have reached, and education has a strong influence on career chances. Thus, it appears to be more likely that education-levels and joblessness cause social isolation than the other way around.

The reason for me to leave out Coleman's definition of social capital is that he states family relationships are more important than other kinds of ties (Field, 2003: 26). For 'Eropaf' clients, however, all ties are important, both weak and strong ones, as long as they are dense and durable. Putnam's idea about the concept of social capital includes the statement that vertical bonds can be less helpful than horizontal ties (Field, 2003: 33). Again, in the case of 'Eropaf' clients both sorts of ties are important as clients need

emotional support from those who are close to them, *and* help to break through their isolation and to move up the social ladder; so, both horizontal and vertical ties are needed.

#### Lack or presence of social capital

So what can be the consequences of the lack or presence of social capital for an individual? According to Mayer (2003: 114) the most important benefits people get from having an extended social network with both strong and weak ties, is improved competitiveness, which for 'Eropaf' clients would especially be important on the labour market, and stronger social cohesion. When lacking social capital, however, persons are likely to face poverty, exclusion and no economic success.

This statement is supported by Field (2003: 2) who says that: 'to make things happen, people often prefer to bypass the formal system and talk to people that they know'. Thus, a strong and extensive social network can make it easier to find a way through difficult formal procedures and get in through the backdoor. Without this opportunity, many doors, especially on the labour market, will stay closed. Additionally, for 'Eropaf' clients the formal procedures can seem even more overwhelming since they often have mental problems or addictions which cloud their common sense.

#### Why do individuals have little or much social capital?

Having little social capital can have several causes, of which some have already been mentioned like unemployment, mental problems and addictions. I would like to introduce some authors who confirm the relevance of these causes.

Firstly, Davies (1998: 130) says: 'One of the most effective forms of service for the development of social networks is the provision of employment'. Since most 'Eropaf' clients are unemployed, a job can not supply them with social contacts.

Secondly, many of the 'Eropaf' clients have mental problems. A couple of decades ago, the mentally ill lived in large institutions, far away from the cities. Now, they live in normal neighbourhoods, between 'normal' people, which is supposed to be supportive and helpful. However, Prior (1993: 124) states that the people in these neighbourhoods are not very willing to have contact with the mentally ill. Thus, the community can even *contribute* to the social isolation of certain individuals.

Finally, Schmitz & Goodin (1998: 118-120) wrote about objectionable and unobjectionable dependability. When looking at 'Eropaf' clients, society often sees them as being objectionably dependent. Most of them receive welfare from the state, while there is no obvious reason why they do not work (voluntary dependency). They often have high debts with high monthly interests, which could mean they depend on the wrong people or services (depending on the undependable). This relates more to the view outsiders might have on the clients' situation, than on their actual situation. This outsiders' view, however, is very important for the clients' chances to build up a social network, and for their self-image.

### Strong and weak ties

Another important aspect of social capital is the strength of the relationships, or ties. Granovetter (1973) distinguishes strong and weak ties. According to him: 'Weak ties give people the opportunity to integrate into a community, strong ties lead to fragmentation (1973:1378)'. Strong ties often exist between people from the same social 'class'. Those contacts can work stigmatizing and prevent them from making connections with people from higher classes, who could possibly help them move upwards on the social ladder. However, this does not mean strong ties are unimportant. Putnam distinguished bonding and bridging ties (Field 2003: 33). Strong ties can have a bonding function, since they exist between people with the same view, interests and backgrounds. A strong social network, therefore, consists of both strong bonding and weak bridging ties.

'Eropaf' clients, unfortunately, have little of both kinds of ties. Therefore, they receive little direct emotional support from strong ties, and have little chances to get out of their isolated position and perhaps even find a job through weak ties.

### Empowerment

Wallerstein (2002: 73) defined empowerment as: '...a social action process by which individuals, communities, and organizations gain mastery over their lives in the context of changing their social and political environment to improve equity and quality of life.' In the case of 'Eropaf', clients need to be empowered to take control over their own lives and take action to solve their financial, personal and social problems. However, research shows that many of them have little motivation to do so. As stated in the beginning of this chapter, in 2001 over a third of the 'Eropaf' clients were not motivated (Trouwborst & Teijmant, 2003: 30). Consequently, these clients had a much bigger chance to actually be evicted. This confirms the necessity of 'Eropaf' clients to be empowered.

### **Chapter 3 'Eropaf' and its (better) use of social capital and empowerment**

Currently, the most important goal social workers aim for by using 'Eropaf' is preventing evictions. The way the methodology is described and implemented within social work organisations provides very well in the achievement of this goal. In 2003, van der Lans et al. described 'Eropaf' in several steps, of which the first four assess the process of entering a client's home and preventing the eviction. The fifth step contains having follow-up contacts and pays more attention to the goal of preventing evictions on the long term (2003: 57-67). Within this methodology-description, the worker is supposed to find out what problems the client has and what kind of help is needed. Subsequently, the social worker approaches the appropriate social work service(s) and assists the clients in making an appointment. They are not expected to empower the clients or help them enhance their social capital.

However, the social work services the clients are then appointed to do not explicitly focus on social capital and empowerment either. Since these clients are reluctant to turn to social work for help and often had bad experiences, the danger exists that after accepting help for a while, they stop turning up for appointments and disappear from view again.

The most mentioned, but superficial, causes for the clients' problems, as stated in chapter 1, are unemployment, mental illnesses, addictions, money-handling problems and the pressure of the outsiders' view. For most of these problems social work can provide treatment, like job training, psychological help, rehabilitation and money-handling training.

However, the underlying problems will not be addressed by simply signing these clients up for a couple of trainings. Thus, the above stated underlying problems (lack of motivation and social capital) need to be specifically and more structurally addressed.

This can be done through a methodology which is currently winning ground in The Netherlands, namely conducting Family Group Conferences (FGC's)<sup>3</sup>. These FGC's can be conducted during the crisis itself or afterwards.

#### Family Group Conferences (FGC's)

The FGC's represent a model of decision-making in which the clients, their families and other individuals within the clients' social network get together and set up a care-plan (Joanknecht, 2004: 78). It is not an intervention as such but a way of giving the client and the network power to make their own decisions and find their own solutions to the problems. During this process, they are advised by professionals and assisted by an independent coordinator.

However, the client and his/her network *own* the process. The care-plan they come up with can *only* be dismissed or altered by the professional if he or she has well-based reasons to think it is risky or even dangerous (Linthorst, 2005: 11).

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<sup>3</sup> In Dutch these conferences are called 'Eigen Kracht Conferenties'.

Thus, by explicitly giving clients and their network the responsibility to make life-changing decisions, FGC's have an empowering effect (Linthorst, 2005: 11). By emphasizing the role of the client's network, troubled and/or neglected relationships can be mended and made stronger, hereby enhancing the clients' social capital.

Currently, the professional has the discretionary power to decide to suggest conducting an FGC or not, and then the client can agree or refuse to cooperate. In practice, this means not many conferences are conducted. The amount of FGC's actually held can be raised by making them part of the standard treatment of 'Eropaf' clients. Then, the professional still has the discretionary power to decide not to conduct one, but the client cannot decide against it. This might seem disempowering but according to Jackson & Morris (1999: 624) the question is:

*'Is it empowering to give users absolute choice about the process by which their situation will be addressed when, at this early stage, they have little knowledge of the relative merits of each proposal? Or is it more empowering to introduce them to a means of decision-making which places them more in control of the outcomes?'*

Forcing clients and their networks to participate in an FGC may at first be/seem disempowering but the FGC itself empowers them enough to counterbalance this effect. Additionally, research in the UK about FGC's within youth care shows that '...almost all participants interviewed were positive about the family group conference process and they were pleased that it had gone ahead and that they had been involved (Jackson & Morris, 1999: 624)'.

The FGC's can be conducted in several stages of the care-process. First, if a client is reported in an early stage, a crisis-situation in which he or she comes near to being evicted can be prevented by conducting an FGC. This way the accumulation of problems and debts can be prevented, the network gets involved and problems stay manageable. Secondly, a conference can be conducted after an eviction is prevented. At this point, the most pressing problems are out of the way and the client and other participants can together find a way to solve or alleviate the problems on the long(er) term.

## Chapter 4 Influence on social workers

In the previous chapter some ways to better incorporate the concepts of social capital and empowerment, while working with 'Eropaf' clients, were stated. However, what will these changes mean for the social worker and his or her skills?

The implementation of the 'Eropaf' methodology already means social workers need to participate in a three-day training and, moreover, that they need to change their views on their own role and on their clients'<sup>4</sup>. On top of that, social workers will have to participate in a two-day training to learn the principles of FGC's, and this method *also* incorporates a change in the role of the professional.

The difficulty in implementing these two methods next to each other is that they both entail a *different* and perhaps *colliding* change in the role of the social workers. When working according to 'Eropaf', social workers need to take action and accept that the client does not take responsibility for his or her own life. The social worker needs to temporarily 'take over' and 'force' him- or herself into the client's life. Once the crisis is over and the eviction is prevented, social workers have to switch from 'taking over' to 'handing it over' to the client. They need to step back, give information and trust that the client and the network will make the right decisions. Imaginably, this can be a difficult switch to make.

Why not divide tasks then? Social workers always work in teams; why not train the one in 'Eropaf' and the other in FGC's? There is a good reason for not doing this, especially with regards to the 'Eropaf' clients and their characteristics. The fact that social workers have to come to their doors and persuade them to let them in makes clear how reluctant these clients are to seek help and how hard it is for them to trust anyone that offers help. For a social worker it is a challenge to gain these clients' trust and be allowed to give support, information and guidance. This fragile bond of trust can easily be broken if the first social worker steps out of the process and a new one comes in. The relationship between the 'Eropaf' client and the social worker is a very important factor in the care-process and it can even determine whether its outcomes are positive or negative. Therefore, continuity is crucial.

So, social workers need to find a balance between taking action and stepping back. If the FGC is conducted during the crisis, with the goal of preventing the eviction, all they have to do is explain the situation and offer their services. Then, it is up to the family to either accept the offer or to find another solution. If the FGC takes place after the prevention of the eviction, using the 'Eropaf' methodology, social workers have to be aware of their changing role and force themselves to step back.

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<sup>4</sup> More can be read about this in: *Succesvol 'Eropaf', een onderzoek naar voorwaarden voor maatschappelijk werkers en schuldhulpverleners om succesvol 'Eropaf' te gaan*. Written by Metze & Sedney (2006)

## Conclusion

The 'Eropaf' methodology, as implemented within regular social work organisations, should focus on preventing home evictions only on the short term. Quick interventions and solid cooperation between several institutions are incorporated in the methodology and are sufficient for immediate prevention of evictions. Actions to prevent evictions on the long term, however, are not specifically incorporated in the methodology. They do not have to be since after immediate intervention, the client will be taken in by regular social work.

However, within regular social work methods, special attention needs to be given to these particular 'Eropaf' clients, so that they become empowered and build up a strong and durable social network. As described in chapter 3, a method that is currently winning ground in Dutch social work is Family Group Conferencing. This method specifically focuses on the empowerment of clients and their network and hereby also contributes to enhancing the clients' social capital.

For social workers this has many implications. Not only are they confronted with a target group they previously never encountered, but they also have to get used to a new way of working ('Eropaf') and of looking at their own role as a professional. Additionally, if they indeed get the specific task of durable prevention of evictions, they would have to learn about yet another method and be trained to execute it. This might be a lot to ask of an individual social worker. However, if within a team of social workers some were trained in 'Eropaf' and some in conducting FGC's, the client would have to be transferred from one social worker to the other. As stated before, many 'Eropaf' clients have been disappointed by social work in the past and it can be hard for them to build a trusting relationship. Often, trust is gained by the social worker who prevents the eviction. Then, this social worker can build on this trusting relationship by staying involved and conducting an FGC. Chances are, this way it will be more successful than when another social worker would take over at this point, having to build up a relationship with the client from scratch. The other option is that the FGC is conducted during the crisis. Then, social workers can gain the clients' trust by showing them that *they* get to make the decisions, only their ideas and plans are set in motion, nothing else.

Currently, in Amsterdam, one social work organisation exists where both methodologies are used for 'Eropaf' clients. Thus, there are now several experiences in which both 'Eropaf' and an FGC were carried out for one client, by one social worker. They are struggling with combining these methods and changing roles; much attention is given to them during supervision and case reviews. Until now, there are not enough experiences to draw valid conclusions but the first experiences have been versatile, both positive and negative. More experiences are needed to draw valid conclusions.

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